

# It's Never Too Early

A resource to help Missouri students and their families prepare for college.



**MDHE**<sup>TM</sup>

Missouri Department of Higher Education

*Building Missouri's future...  
by degrees®*



## Table of Contents

Introduction .....	3
Paying for College .....	4
Planning for College	
Elementary .....	6
Middle School/Junior High .....	7
High School .....	8

**Education beyond high school** has never been more important. By 2018, nearly 60 percent of all jobs in Missouri will require a degree or professional certificate. The good news is there are many options for higher education — four-year colleges, community colleges, vocational technical schools and career schools.

Without a doubt, a college education offers many opportunities now and in the future. Here are just a few:

### More Options

Jobs that require only a high school degree are decreasing, while employment opportunities for college graduates continue to grow. Higher education opens the doors to the jobs of the future. Students who earn a professional certificate or a two- or four-year degree have more options to choose a profession they love in a location they want to live.

### More Money

College can mean the difference between a low-paying job and a higher-paying career. On average, a person with a bachelor's degree earns about 57 percent more than a person with only a high school diploma.

In 2013, the average salary for a person with a bachelor's degree was \$50,050, while the average earnings for a person with a high school diploma were \$27,350. A person with a master's or professional degree earned \$65,565 on average.

### More Benefits

In addition to more job opportunities and greater earning potential, college graduates experience lower unemployment rates, are able to save more money and typically have more time to participate in more hobbies and leisure activities. Data also shows that people with more education are more likely to vote and volunteer in their communities.

Jobs requiring higher education tend to offer better health insurance and other benefits.

College life itself offers many exciting opportunities. Access to clubs, school activities, concerts and sporting events and the chance to study abroad are just a few of the options students may find on campus.



## Paying for College

Paying for college is often a major concern for students and their families. Higher education doesn't have to be out of reach because of cost. Depending on the type of school a student chooses, colleges come in all prices. The average cost to attend college at a variety of Missouri schools can be found at [dhe.mo.gov/data/tuitionandfees.php](http://dhe.mo.gov/data/tuitionandfees.php).

Although the sticker price for college may seem high, many costs can be offset by financial aid. In fact, about 85 percent of all college students receive some sort of financial aid. Students can receive a combination of grants, scholarships, work-study jobs, and loans to pay for their schooling. Working part-time through college can help students borrow less money they will eventually

have to pay back.

The U.S. Department of Education's Office of Federal Student Aid provides over \$100 billion in federal aid in the form of grants, work-study programs and loans to students who qualify. Parents can visit



The U.S. Department of Education's Office of Federal Student Aid provides over \$100 billion in federal aid in the form of grants, work-study programs and loans to students who qualify.

[FAFSA4caster.ed.gov](http://FAFSA4caster.ed.gov) to get an estimate of the amount of federal aid their child could receive. Visit reputable college scholarship search sites such as [finaid.org/scholarships](http://finaid.org/scholarships) or [collegescholarships.org](http://collegescholarships.org) to find additional sources of college funding.

If possible, saving for college should start early. Parents who regularly set money aside for college when their child is young can watch the savings grow as their child grows.

A 529 plan is a great way to save for college. Visit [missourimost.org](http://missourimost.org) to learn about MOST 529, a state-sponsored, tax-advantaged college savings plan. MOST 529 can help parents save for college tuition, certain housing expenses, books, supplies and other qualified higher education expenses. If parents qualify, apply and are approved for the matching grant program, contributions to their MOST 529 Plan account will be matched dollar-for-dollar, up to \$500 per year.



### Grants and Scholarships

In addition to federal financial aid, the Missouri Department of Higher Education administers several grants and scholarships to help Missouri students and their families pay for college including:

#### A+ Scholarship

This program provides scholarship funds to eligible graduates of A+ designated high schools who attend a participating public community college or vocational/technical school or certain private two-year vocational/technical schools. For more information, visit [dhe.mo.gov/ppc/grants/aplusscholarship.php](http://dhe.mo.gov/ppc/grants/aplusscholarship.php).

#### Access Missouri

This is a need-based program for undergraduate students enrolled

full time at a participating Missouri higher education institution. Eligibility is determined by a student's expected family contribution (EFC) as calculated through the Free Application for Federal Student Aid (FAFSA). For more information, visit [dhe.mo.gov/ppc/grants/accessmo.php](http://dhe.mo.gov/ppc/grants/accessmo.php).

#### Bright Flight Scholarship

This merit-based program provides scholarship funds to top-ranked high school seniors who attend approved Missouri postsecondary schools. For more information, visit [dhe.mo.gov/ppc/grants/brightflight.php](http://dhe.mo.gov/ppc/grants/brightflight.php).

More information about additional grants and scholarships can be found at [dhe.mo.gov/ppc/grants](http://dhe.mo.gov/ppc/grants).



Save for College with a MOST 529 Plan  
[missourimost.org](http://missourimost.org)



**Continuing education** beyond high school is one of the most important decisions a student can make. Because there are so many things to consider, it's never too early to start planning for college. There are many steps families can take during the elementary, middle school and high school years to put a plan in place.

## Elementary

Elementary school students often talk about what they want to do when they grow up. There is a good chance that achieving those dreams will require more than a high school diploma.

Parents can nurture a love of learning in their child that will build a foundation for success through middle school, high school and beyond. In addition to schoolwork, hobbies and other activities can help children develop interests and skills that can eventually lead to education and career choices.

- Talk about the importance of education throughout a child's school years.
- Develop a daily reading habit.
- Visit interesting places to experience new things.
- Create a college-friendly environment. Talk about family members who attended college and why it was important to them and their careers.

## Middle School and Junior High

Many decisions students make in middle school and junior high will have an impact in high school and college.

### Establish Good Habits

Good habits developed now will pay off in the future. It is important for students to:

- Pay attention in class and be ready when test time rolls around.
- Never give up. If students are having a difficult time with classes, they should ask for help before they fall behind.
- Get involved in activities at school or in the community. This gives students a chance to explore their interests, meet new people and learn new things.
- Adopt good study habits. High school classes may require more studying than middle school, and if students are involved in sports and clubs, they need to know how to make the best use of their time in order to get good grades.
- Stay out of trouble. Disciplinary actions can stay on a student's record and prevent them from being eligible for scholarships.

### Discover Interests

Although a career may be years away, students in middle school and junior high can begin to explore options by enrolling in classes and participating in community activities that will help them discover their interests. In high school they will have even more choices and a say in what they study. When they register for school, they should ask questions about classes that interest them. A teacher, counselor or family member can help them get the answers they need.

**Many decisions students make in middle school and junior high will have an impact in high school and college.**

As students start to think about what they want to do and where they may want to attend college, they can check out the College and Degree Search at [collegesearch.mo.gov](http://collegesearch.mo.gov) to find out more about the options available in Missouri. Students should learn everything they can about the variety of colleges and degree programs available so they can begin to think about the right fit for them.



**Explore Career Paths**  
[missouriconnections.org](http://missouriconnections.org)




# High School

## Freshmen and Sophomores

Many students sail through their freshman and sophomore years without really thinking about what's ahead after high school. But if they wait until their junior or senior year to start preparing for college, they could be limiting their options. Students should enjoy high school, but keep their future in mind.

### Consult the Counselor

It is important for students to talk to their school counselor about the classes they should be taking. The Missouri Department of Higher Education recommends the following high school coursework:



Communication Arts.....	4 units
Social Studies.....	4 units
Mathematics.....	4 units*
Science.....	3 units
Fine Arts.....	1 unit
Physical Education .....	1 unit
Health Education .....	0.5 unit
Personal Finance .....	0.5 unit
Electives .....	7 units*

\* While the Department of Elementary and Secondary Education requires 3 units of math to graduate high school, the Department of Higher Education recommends 4 units of math to better prepare students for college-level math courses.

\*\* Two units of a single foreign language are strongly recommended for college-bound students. When planning their high school class schedule, students should also check into the admissions requirements for the colleges they are considering.

## Focus on Grades

Students need to keep their grades up throughout high school. Their grade point average can have an effect on college admissions and merit-based scholarships.

Earning good grades and taking more challenging high school courses can pay off down the road.

The A+ Scholarship is available at most Missouri high schools. To be eligible, students must maintain a minimum grade point average, have good attendance and keep a clean disciplinary record. Students should follow school rules and avoid risky behaviors, so they don't lose eligibility. Learn more about eligibility requirements at [dhe.mo.gov/ppc/grants/aplusscholarship.php](http://dhe.mo.gov/ppc/grants/aplusscholarship.php).

Students should consider taking Advanced Placement or dual credit classes to earn college credit while in high school. Graduating from college even one semester early can help students save thousands of dollars in tuition and housing costs.

An Advanced Placement Incentive Grant is available through the Missouri Department of Higher Education for high school students who take and score well on AP tests in mathematics and science. Learn more at [dhe.mo.gov/ppc/grants/advancedplacement.php](http://dhe.mo.gov/ppc/grants/advancedplacement.php).

## Consider Careers and Colleges

It is important for students to explore a variety of professions and consider a career path that compliments their interests and academic abilities.

If they aren't sure where to start, they can find out more on the Missouri Connections website at [missouriconnections.org](http://missouriconnections.org). The Department of Elementary and Secondary Education provides information about "career clusters" to help students identify their interests.

Students can consider what kind of college might be a good fit for them by checking out [dhe.mo.gov/ppc/exploringmyoptions.php](http://dhe.mo.gov/ppc/exploringmyoptions.php). Depending on their career goals, they should take a look at the options associated with going to a technical school or community college versus a four-year school. They can find out more about colleges in Missouri by using the College and Degree Search at [collegesearch.mo.gov](http://collegesearch.mo.gov).

To learn more about the salary they could earn in a particular field, students can check out the occupational profiles at [missouriconnections.org](http://missouriconnections.org). The profiles provide state and national salary averages for a number of professions.

### Take College Readiness Tests

Students can sign up to take college readiness tests, including the ACT or SAT, early in their high school years. This will give them a chance to see how they do and work to

Students should consider taking Advanced Placement or dual credit classes to earn college credit while in high school.

improve their score before applying for college. Test fee waivers are often available, if needed. The scores they earn on these tests can play a big part in qualifying for scholarships and being admitted to certain colleges. Students should consider signing up for ACT or SAT prep courses and checking out the free ACT and SAT practice test questions, test tips and test descriptions for helpful pointers at [actstudent.org/testprep](http://actstudent.org/testprep) and [sat.collegeboard.org/practice](http://sat.collegeboard.org/practice).

### Get Involved

Being involved in clubs, sports and volunteer organizations gives students an opportunity to explore their interests, meet new people and learn to balance school with other obligations. Many of these things also teach valuable leadership skills and look great on college admissions and scholarship applications. Students should keep track of any offices held, awards received, and community service projects they have participated in. Scholarship, college and job applications often request this type of information.

# High School

## Juniors

When it comes to planning for higher education, students enter the home stretch during their junior year of high school. Before they know it, they'll be planning graduation parties, saying goodbye to their classmates, and for many, heading off to college. Students should think of their junior year as an ideal time to get serious about identifying their career interests and colleges that offer degrees that match their goals.

### Ask Questions, Explore Options

Students should meet with the college representatives who visit their high school and ask lots of questions. It's a good idea to prepare a list of topics ahead of time. Students should ask about cost, financial aid, admissions, student population, social activities, housing, dining, the surrounding community, recreational facilities, student services, security and other topics.

Job shadowing a professional is also a great idea so students can see if a specific career interests them. Going into college with a good idea about what they want to study can help them save time and money.

Students should plan to visit college campuses. School breaks — including summer vacation — can be a good time for a visit. Some schools offer bus tours to college campuses. Virtual college tours offered on some college and university websites offer

another way to learn more about a specific school. High school counselors and college admissions staff often can provide more information about these opportunities. Students may have been set on one particular school their whole life, but they need to make sure it's a good fit.

### Complete the PSAT, ACT or SAT

Students should register to take the PSAT, ACT or SAT. The PSAT must be taken during the 11<sup>th</sup> grade to qualify for certain scholarships.

Beginning in 2015, students at all public high schools in Missouri will take the ACT (one time, free of charge) during their junior year as part of the state's assessment testing.

Before tackling the ACT or SAT, students can check out classes designed to help them prepare for the tests at [actstudent.org/testprep](http://actstudent.org/testprep) and [sat.collegeboard.org/practice](http://sat.collegeboard.org/practice). Students who aren't happy with their scores can take the ACT and SAT multiple times, and test fee waivers may be available for needy students. The highest score a student receives will be used to determine if he or she is eligible for Missouri's Bright Flight Scholarship, as well as some institution-specific scholarships.

Many colleges and universities use ACT and SAT scores to help determine if a student is ready for college. Test scores may have an impact on a student's placement into certain college courses. To learn more about college and career readiness, visit [dhe.mo.gov/CollegeAndCareerReadiness.php](http://dhe.mo.gov/CollegeAndCareerReadiness.php).

## Seniors

The final year of high school is a busy time for most students. It is also time for seniors to make some important decisions about their future.

### Decide on a School

Students should narrow the list of colleges they want to attend and visit the campuses. Factors to consider during a college visit include the size of the school, location, campus environment, housing, the cost of tuition, fees and other expenses, financial assistance, social activities, and job availability.

Once students decide on one or more colleges they are interested in attending, it's time to submit applications to those schools. Application fee waivers may be available for needy students.

### Fill Out the FAFSA

Seniors should step up their search for financial aid sources and be sure to fill out the Free Application for Federal Student Aid at [fafsa.gov](http://fafsa.gov). Completing the FAFSA is necessary to qualify for state and federal financial assistance.

### Meet Deadlines

Seniors should make sure they meet application deadlines for admissions, housing and scholarships and other forms of financial aid. Missing deadlines can cost time and money.



### Find Out More

For more detailed information about the steps seniors should take to finalize their college plans, check out *The Source* at [dhe.mo.gov/documents/The\\_Source2014-15.pdf](http://dhe.mo.gov/documents/The_Source2014-15.pdf), published annually by the Missouri Department of Higher Education.

Students and parents also can sign up for the Monthly Reminder ([dhe.mo.gov/ppc/reminders2.php](http://dhe.mo.gov/ppc/reminders2.php)), follow Journey to College on Facebook and Twitter ([facebook.com/journeytocollege](https://www.facebook.com/journeytocollege)) ([twitter.com/Journey2College](https://twitter.com/Journey2College)) and order a variety of department publications designed to answer questions about college ([dhe.mo.gov/publications.php](http://dhe.mo.gov/publications.php)).



**The Source can help seniors finalize college plans**  
[dhe.mo.gov/documents/The\\_Source2014-15.pdf](http://dhe.mo.gov/documents/The_Source2014-15.pdf)



### Stay Informed

To learn more about planning and paying for college:

“Like” the Journey to College Facebook page at [facebook.com/journeytocollege](https://facebook.com/journeytocollege)

Follow Journey to College on Twitter at [twitter.com/Journey2College](https://twitter.com/Journey2College)

---

Missouri Department of Higher Education  
P.O. Box 1469, Jefferson City, MO 65102-1469  
800-473-6757  
573-751-3940  
Fax: 573-751-6635  
[dhe.mo.gov](http://dhe.mo.gov)  
[info@dhe.mo.gov](mailto:info@dhe.mo.gov)  
[facebook.com/journeytocollege](https://facebook.com/journeytocollege)  
[twitter.com/Journey2College](https://twitter.com/Journey2College)

The Missouri Department of Higher Education administers a variety of federal and state grant, scholarship, and financial literacy programs. For more information about student financial assistance, contact the MDHE at 800-473-6757 or 573-751-3940.

The MDHE has no control over, or responsibility for, material on other websites provided in this document. The MDHE does not verify the information on linked sites and does not endorse these sites or their sources. Links are provided as a convenience only to MDHE customers. The MDHE makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, contact the MDHE at 800-473-6757 or 573-751-3940. Hearing/Speech impaired citizens may call 800-735-2966.

© 2014 Missouri Department of Higher Education

